

From: "Danny Doyle" -

• on 09/11/2004 06:21:32 PM

Subject: Study on Credit Bureaus Handling of Disputes

To Whom It May Concern:

I, Lola M. Doyle, have an entry on my credit report which I disputed several months ago.

The entry was initially reflected on my credit report as unpaid under "Collection Accounts." The entry pertained to a medical bill for an x-ray which was subsequently paid by my insurance after several months had passed. After I disputed the entry, the account was corrected to show that the debt was paid and now shows a balance of "zero," but there is no indication in the account history that it was paid late by my insurance company. This is misleading to anyone who examines my credit report because it looks like I was the person responsible for paying the debt and was merely delinquent in doing so until collection activity was initiated. That is not the case!

The bill was referred to a collection agency through no fault of mine; therefore, it should be removed! Why should it be on my report? I fully explained the circumstances in my letter of dispute, so why wasn't it removed? It's one thing to have legitimate unpaid bills reflected on your credit report that required collection activity to resolve, but this was NOT my situation.

Only unpaid accounts that are referred for collection **and** are the responsibility of the consumer should be displayed under Collection Accounts on a consumer's credit report. Therefore, prior to posting a collection account entry on a consumer's credit report, collection agencies should first verify whether the debt was paid and by whom. If the debt was satisfied by an insurance company, as in my case, it should not be listed as a collection account debt on a consumer's credit report.

I request that immediate action be taken to ensure that collection agencies are more efficient in reporting only those debts that are the sole responsibility of consumers. Simply put, if a debt was satisfied by insurance, it should not be considered a collection account debt and should not be shown on the consumer's credit report.

Thank you.
Lola M. Doyle